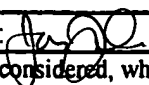


<b>INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)</b>			Docket No.: 617-010487-US(PAR)      Serial No.:  Applicant(s): Lauri PIHKIVI  Filing Date: Herewith      Group:			
<b>U.S. PATENTS</b>						
Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date
TT TT	5,889,863	3/30/99	Weber	380	25	6/17/96
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J1036 U.S. PTO 09/928026 08/10/01						
<b>FOREIGN PATENT DOCUMENTS</b>						
Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a	
TT TT	EP 0949596 A2	10/13/99	Europe	Citibank, N.A.	n/a	
	WO 97/49052	12/24/97	PCT	Verifone, Inc.	n/a	
<b>OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)</b>						
<b>Examiner's Signature:</b> <i>Ann A. Fel</i>			<b>Date Considered:</b> 03.10.05			
Initial if reference was considered, whether or not citation is in conformance with MPEP. Mark through citation if not considered. Include a copy of this citation form with your next correspondence to the Applicant(s).						

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INFORMATION DISCLOSURE CITATION FORM FOR PATENT APPLICATION (FORM PTO-1449) (Substitute)			Docket No.: 617-010487-US(PAR)		Serial No.: 09/928,026	
			Applicant(s): Lauri PIIKIVI		Group:	
			Filing Date: 8/10/01			
<b>U.S. PATENTS</b>						
Initials	Patent Number	Issue Date	Name	Class	Sub-class	Filing date
<b>U.S. PATENT PUBLICATIONS</b>						
Initials	Publication No.	Pub. Date	Name	Class	Sub-class	Filing Date
<b>FOREIGN PATENT DOCUMENTS</b>						
Initials	Document Number	Date	Country	Name	Translation? Yes/No/n/a	
π	WO 01/61659 A1	8/23/01	PCT	Mastercard International Incorporated	N/a	
π	WO 01/27887 A1	4/19/01	PCT	Mastercard International Incorporated	N/a	
π	WO 98/40982	9/17/98	PCT	Visa International	N/a	
π	WO 01/78316 A2	10/18/01	PCT	Domiras Oy	N/a	
<b>OTHER DOCUMENTS (Title, Author, Date, Pages, Etc., if known)</b>						
π	"Nokia Demonstrates Electronic Mobile Payment Services With Visa And MeritaNordbanken", 2000.					
π	"Mobile Commerce EMV Card Based Client Model Architecture Document", 2001.					
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Include a copy of this citation form with your next correspondence to the Applicant(s).						